



**The State of New Hampshire**  
**Insurance Department**  
21 South Fruit Street, Suite 14  
Concord, NH 03301

**Roger A. Seigny**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

**IMPORTANT NOTICE REGARDING  
PATRIOT HEALTH INSURANCE COMPANY, INC. IN  
LIQUIDATION**

Dear Policyholders, Subscribers, Members, Healthcare Providers, Producers, Attorneys, Employees, Vendors and Other Potential Claimants of Patriot Health Insurance Company, Inc. ("Patriot"):

This notice contains important information about what those with claims against Patriot need to do to protect their interests.

**Background**

On December 12, 2007, the New Hampshire Insurance Commissioner obtained an order from the Merrimack County Superior Court (the "Court") placing Patriot in court-supervised rehabilitation. The Court also approved an agreement transferring Patriot's health insurance policies in effect as of 11:59 PM on December 31, 2007 to MVP Health Insurance Company of New Hampshire ("MVP"). Notices of the Court's order and the transfer of Patriot policies was placed on the websites of the New Hampshire Insurance Department and MVP.

The transfer of in force policies took place as of January 1, 2008 and MVP is using the same administrator and provider network.

On January 18, 2008, an Order of Liquidation was entered by the Court, placing Patriot in liquidation because of its financial impairment. **The Order of Liquidation does not affect the policies transferred to MVP as of January 1, 2008. Coverage under those policies is being provided by MVP on and after that date.** However, as described in more detail below, the Court's order does affect claims incurred under Patriot policies prior to January 1, 2008 and non-policyholder level claims. If you have a claim under a Patriot policy incurred prior to January 1, 2008 or a non-policyholder level claim, the information below describes how to submit that claim.

**Persons with Policy-Related Claims Incurred On and After January 1, 2008**

You should look to MVP for uninterrupted coverage for policies transferred to it as of January 1, 2008. As of that date, you were no longer covered by Patriot, and you became covered by MVP. Nevertheless, because MVP is currently administering those

transferred policies in the same way, claim or coverage questions can continue to be directed to the contact phone number on Patriot membership cards – (800) 597-7728.

**Persons with Policy- Related Claims Incurred Prior to January 1, 2008**

If you are a Patriot subscriber or member, or a healthcare provider submitting a claim on behalf of a Patriot subscriber or member, and you have a covered claim incurred prior to January 1, 2008, your claim is a Patriot obligation. Generally, the payment of such claims will be funded by the New Hampshire Life and Health Insurance Guaranty Association (“Guaranty Association”) subject to statutory limitations.

By law a provider of medical services in New Hampshire who participates in the health insurer’s provider network is required to look only to the covered person’s insurer for payment and is not legally permitted to recover directly from the covered person should the insurer fail to meet its obligations.

Until further notice, claims should be submitted as in the past (on the same forms and to the same address) and any claim questions should still be directed to the contact number appearing on Patriot membership cards – (800) 597-7728. The Guaranty Association is an association of insurers created by law to protect, subject to certain limitations, persons against failure in the performance of contractual obligations of health insurance policies issued by a member company that becomes insolvent. The maximum amount paid by the Guaranty Association on covered claims is \$100,000 per covered person.

**Patriot subscribers or members, or healthcare providers submitting a claim on behalf of a Patriot subscriber or member, need NOT submit the enclosed Proof of Claim form to Patriot’s liquidator. Until further notice, the submission of claim forms and billings in the normal course to the claim administrator at the same address as in the past will be considered proof of claim for all submissions received through July 18, 2008. If you are not able to so submit your claim by July 18, 2008, in order to protect your rights, you should file a Proof of Claim by the July 18, 2008 deadline.**

**The Court has set July 18, 2008 as the deadline for submitting all claims against Patriot.**

**Producers, Attorneys, Vendors, and other General Creditors**

**Producers, attorneys, vendors, and other general creditors must file a Proof of Claim in order to preserve their claim.** These claims would include, for example, earned commissions and goods and services provided by vendors and trade creditors prior to December 12, 2007, the date Patriot was placed into rehabilitation. Payment of these claims may be made in the future, but only in the event that sufficient assets are available to pay all higher priority claimants, including persons with policy related claims, in accordance with law.

Vendors who provided products or services after the entry of the rehabilitation order on December 12, 2007, will be paid in the ordinary course of business and need not file a Proof of Claim.

**The Court has set July 18, 2008 as the deadline for submitting all claims against Patriot.**

**Questions About the Proof of Claim Process**

If you have questions about the Patriot proof of claim process, please call (800) 347-0014 for assistance.

**Roger A. Sevigny, New Hampshire Insurance Commissioner,  
as Liquidator of Patriot Health Insurance Company**